

MASTERCARD SOLICITATION DISCLOSURE

The information provided in this disclosure is accurate and effective as of **January 3, 2022**.

IF YOU ARE APPLYING FOR A CREDIT CARD, THE FOLLOWING IS YOUR REQUIRED DISCLOSURE – The information may have changed after that date. To find out what may have changed please call us at (212) 995-3171. Before we approve you for a credit card, we will review your credit report, and the information you provide with your application to confirm you meet the criteria for this offer. The full terms and conditions will be outlined in the Credit Card Agreement and Disclosure which will be sent to you after approval.

Interest Rates and Interest Charges

ANNUAL PERCENTAGE RATE (APR) for Purchases	Classic Mastercard – 11.90% Gold Mastercard – 6.90% Introductory APR for a period of six (6) billing cycles from the date your account is opened. New accounts only. After that, or if you don't qualify for the Introductory rate, your APR will be 8.90% Platinum Mastercard – 5.90% Introductory APR for a period of six (6) billing cycles from the date your account is opened. New accounts only. After that, or if you don't qualify for the Introductory rate, your APR will be 7.90%
ANNUAL PERCENTAGE RATE for Balance Transfers	Classic Mastercard – 11.90% Gold Mastercard – 6.90% Introductory APR for a period of six (6) billing cycles from the date your account is opened. New accounts only. After that, or if you don't qualify for the Introductory rate, your APR will be 8.90% Platinum Mastercard – 5.90% Introductory APR for a period of six (6) billing cycles from the date your account is opened. New accounts only. After that, or if you don't qualify for the Introductory rate, your APR will be 7.90%
ANNUAL PERCENTAGE RATE for Cash Advances	Classic Mastercard – 11.90% Gold Mastercard – 8.90% Platinum Mastercard – 7.90%
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases or balance transfers if you pay your entire balance by the due date each month. We will begin charging interest on cash advances on the transaction date.
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at: http://www.consumerfinance.gov/learnmore
Fees	
Transaction Fees Balance Transfer Fee Foreign Transaction Fee	NONE 0.90% of each transaction in U.S. dollars completed outside the U.S. 0.20% of each transaction in U.S. dollars completed in a foreign currency
Penalty Fees Late Payment Fee Returned Payment Fee	Up to \$25.00 Up to \$25.00

How We Will Calculate Your Balance: We use a method called "Average Daily Balance (including new purchases)".